

A Profile of Employer Coverage in Wisconsin

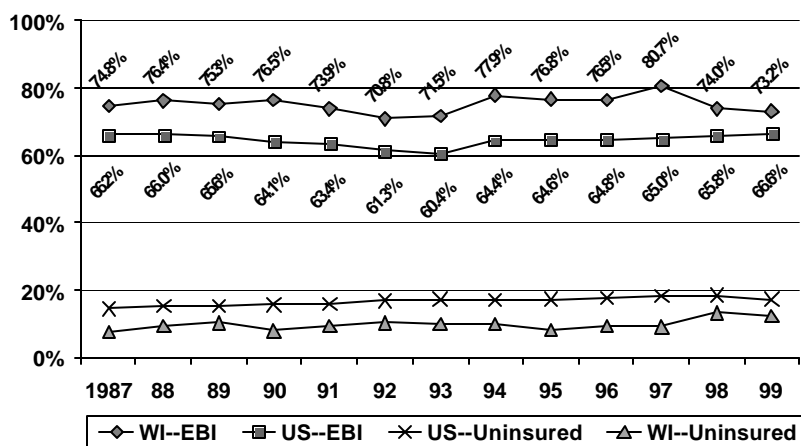
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September 20, 2001

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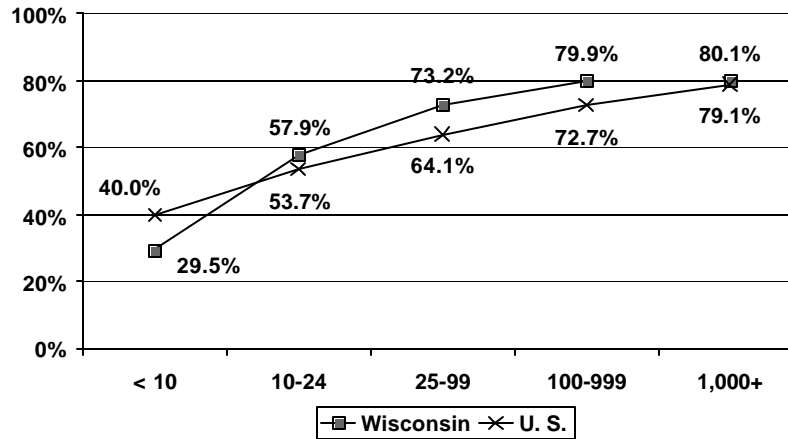
Percent of Nonelderly Population with Employment-Based Health Insurance (EBI) and Percent Uninsured, Wisconsin and United States, 1995 - 1999



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Source: U.S. Census Bureau website.
Table HI-6. Health Insurance Coverage Status and Type of Coverage by State--People Under 65: 1987 to 1999

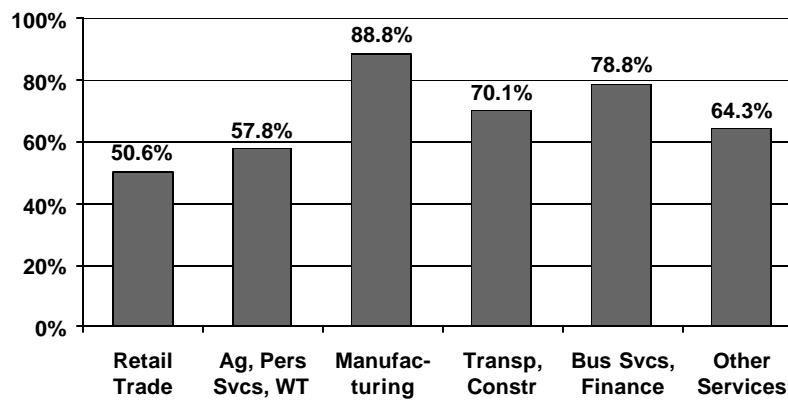
Percent of Workers Offered Health Coverage at Work, by Firm Size Wisconsin and United States, 1998



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Source: Institute for Health Policy Solutions analysis of Data from the 1998 MEPS Survey of Private-Sector Business Establishments, the U.S. Agency for Healthcare Research and Quality

Percent of Workers Offered Health Coverage at Work, by Industry Wisconsin, 1998



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Source: Institute for Health Policy Solutions analysis of Data from the 1998 MEPS Survey of Private-Sector Business Establishments, the U.S. Agency for Healthcare Research and Quality

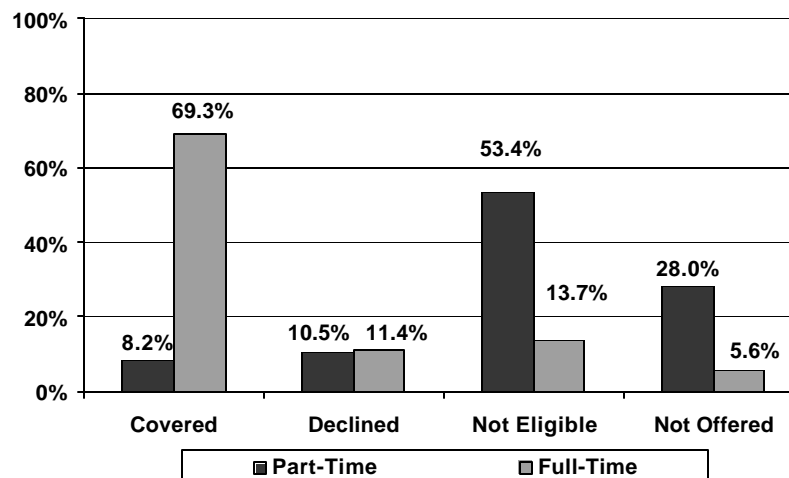
**Distribution of Workers NOT Covered Through Their Own Employer,
Wisconsin, 1998**

				Memo
Number of Employees in Firm:	All	<=50	50+	<10
# (000s) of Ees NOT COVERED (thru own job)	1,001	518	484	276
% Dist'n of Ees NOT COVERED (thru own job)	100%	52%	48%	28%
Ees Who DECLINED Coverage Offered	27%	12%	14%	3%
Ees NOT ELIGIBLE for Coverage Offered	50%	18%	33%	7%
Er DOES NOT OFFER Coverage to Any Workers	23%	22%	1%	18%
* These workers may receive coverage through a spouse or other sources.				

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Source: Institute for Health Policy Solutions analysis of Data from the 1998 MEPS Survey of Private-Sector Business Establishments published by the U.S. Agency for Healthcare Research and Quality

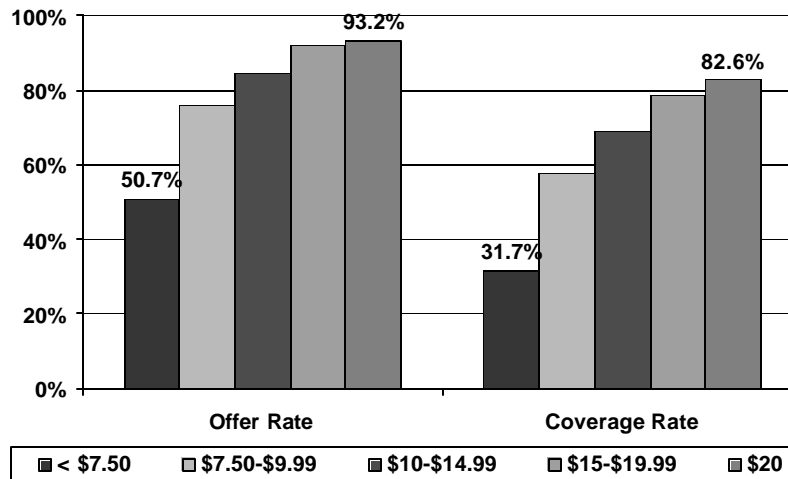
**Coverage Status of Workers through Own Employer (Percent), by
Work Schedule, Wisconsin, 1998**



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Source: Institute for Health Policy Solutions analysis of Data from the 1998 MEPS Survey of Private-Sector Business Establishments published by the U.S. Agency for Healthcare Research and Quality

Percent of Workers Offered Employer Coverage and Percent Covered, by Wage Rate, United States, 1996-97



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Source: Tabulations from the 1996-97 Community Tracking Survey
Center for Studying Health Systems Change

Average Total Monthly Premium for Lowest-Cost Plan Available to Eligible Workers under Private-Sector Employer-Sponsored Health Insurance, Wisconsin and United States, 1998

	Wisc	U.S.
Worker-Only Coverage	\$ 182	\$ 173
Full Family Coverage	\$ 461	\$ 439

Differences between Wisconsin and U.S. figures are NOT statistically significant at the 90% confidence level.

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Source: Institute for Health Policy Solutions analysis of Data from the 1998 MEPS Survey of Private-Sector Business Establishments, the U.S. Agency for Healthcare Research and Quality

**Range of Total Monthly Premium for Lowest-Cost Plan Available
to Eligible Workers under Private-Sector Employer-Sponsored
Health Insurance, Wisconsin, 1998**

	25th %ile	Median	75th %ile
Worker-Only Coverage	\$144	\$176	\$199
Full Family Coverage	\$374	\$456	\$544



Source: Special Tabulations from the MEPS-IC Employer Survey for 1998 Prepared by the U.S. Agency for Healthcare Research and Quality. Request co-ordinated through and Output analyzed by the Institute for Health Policy Solutions

**Percent of Eligible Workers Not Required to Contribute to Enroll in
the Lowest-Cost Comprehensive Plan Available to Them under
Private-Sector Employer-Sponsored Health Insurance, by Firm
Size and Coverage Tier, Wisconsin, 1998**

	All Firms	Small Firms (≤50Ees)	Larger Firms (>50 Ees)
Worker-Only Coverage	27.1%	40.3%	22.7%
Full Family Coverage	13.8%	30.5%	8.3%

***Differences between small and larger firms ARE statistically significant
at the 90% confidence level.***



Source: Special Tabulations from the MEPS-IC Employer Survey for 1998 Prepared by the U.S. Agency for Healthcare Research and Quality. Request co-ordinated through and Output analyzed by the Institute for Health Policy Solutions

**Range of Monthly Worker Contributions for Lowest-Cost Plan
Available to Eligible Workers under Private-Sector Employer-
Sponsored Health Insurance, by Firm Size, Wisconsin, 1998**

Worker-Only Coverage	Mean	25th %ile	Median	75th %ile
All Firms	\$33	\$23	\$34	\$58
Small Firms (<=50 Ees)	\$35	\$24	\$50	\$85
Larger Firms (>50 Ees)	\$32	\$23	\$33	\$52

Differences in medians and 75th %ile amounts between small and larger firms ARE statistically significant at the 90% confidence level.



Source: Special Tabulations from the MEPS-IC Employer Survey for 1998 Prepared by the U.S. Agency for Healthcare Research and Quality. Request co-ordinated through and Output analyzed by the Institute for Health Policy Solutions

**Range of Monthly Worker Contributions for Lowest-Cost Plan
Available to Eligible Workers under Private-Sector Employer-
Sponsored Health Insurance, by Firm Size, Wisconsin, 1998**

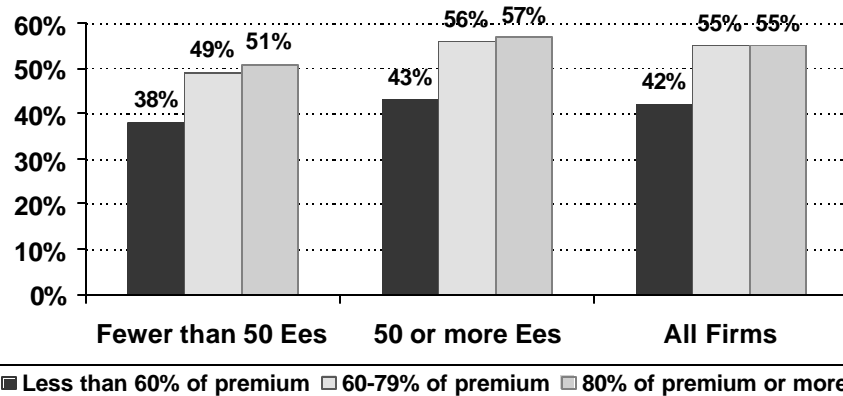
Full Family Coverage	Mean	25th %ile	Median	75th %ile
All Firms	\$117	\$65	\$120	\$172
Small Firms (<=50 Ees)	\$134	\$101	\$167	\$257
Larger Firms (>50 Ees)	\$111	\$59	\$104	\$170

Differences in medians and 75th %ile amounts between small and larger firms ARE statistically significant at the 90% confidence level.



Source: Special Tabulations from the MEPS-IC Employer Survey for 1998 Prepared by the U.S. Agency for Healthcare Research and Quality. Request co-ordinated through and Output analyzed by the Institute for Health Policy Solutions

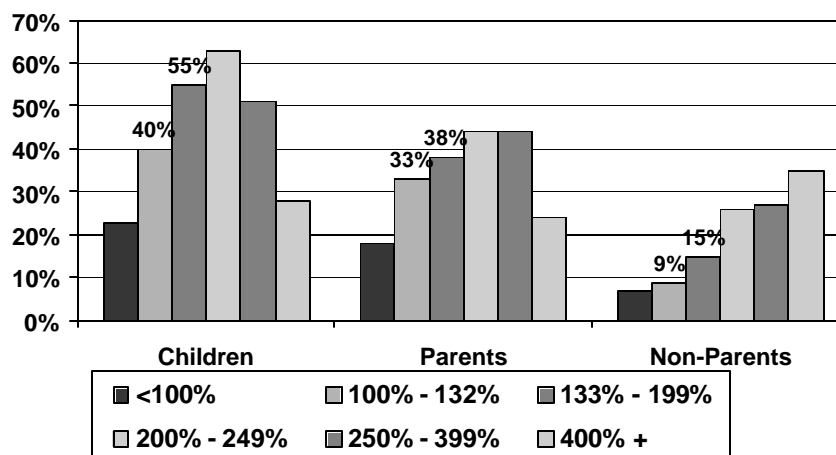
Percent of Employees Facing Various Rates of Employer Contributions Who Elect Family Coverage, by Firm Size and by Employer Contribution Percentage, 1997



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Source: Stephen H. Long and M. Susan Marquis, "Stability and Variation in Employment-Based Health Insurance Coverage, 1993-1997," *Health Affairs* 18:6 (November/December 1999), Exhibit 4, p. 138.

Percent of People Uninsured in December 1996 Who Had Access to Employment-Based Insurance, by Family Income Relative to Poverty Level, United States, 1996



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Source: IHPS analysis of the 1996 Medical Expenditure Panel Survey (full-year panel).

Summary / Key Points

- Employer coverage is more available and prevalent in Wisconsin than in the nation as a whole
- Those employers who do not offer coverage are overwhelmingly small businesses, and mostly very small businesses.
- 7 out of 10 workers who are not offered coverage at work earn less than \$10 per hour, and almost half work part-time.
- Health insurance is expensive. Premiums now exceed \$200 per month for single coverage and are approaching \$600 per month for family coverage--although workers only pay a portion of the total.
- A significant minority of the uninsured--around 25% or so--were offered employer coverage but turned it down.

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